

PARTICIPANT DISTRIBUTION GUIDE

(401(a)/(k) & 457 Plans)

You may be allowed to transfer funds from your Plan to another employer – sponsored plan or take certain types of distributions while you are still working for your employer. When you sever employment with your employer, you need to make several choices with respect to your distribution options. If you are leaving your job because you are retiring, you may want to begin taking distributions, or you may be required to begin taking distributions in accordance with the minimum distribution requirements. You have different distribution methods from which to choose. If you are changing jobs, you may be able to leave your money in your current Plan, or roll it over to another plan that accepts such rollovers or to an Individual Retirement Account (IRA). Only you can make this very personal decision after careful consideration of several factors including your age, financial needs, and other sources of income.

Please study each of your options described in this Guide in order to make distribution choices that best suit your financial needs. This Guide will assist you in completing the Distribution/Direct Rollover/Transfer Request form (“Distribution Form”) for 457, 401(a) and 401(k) Plans. You should read all pages of this Guide before you begin to complete the Distribution Form. The Guide will assist you in completing each section of the Distribution Form and give you the information you need to make informed decisions regarding your distribution. If you need further clarification about the information discussed in this Guide, call a representative at your Local Service Center. You can also call KeyTalk® and press option 0 to speak with a service representative.

You are strongly urged to consult with an accountant and/or tax advisor before making your final decision and in the preparation of your Distribution Form. While our representatives are able to explain the options to you, they cannot tell you which payment and tax – withholding method is best for you. Your local representative or any service center representative will not provide tax or legal advice. Additionally, neither this Guide nor the Distribution Form provides tax or legal advice relevant to your distribution.

Please note that BenefitsCorp, Inc./Great – West (“Service Provider”) cannot release your funds until your employer confirms that you are entitled to take a distribution or make a transfer from the Plan.

The Distribution Form – The Distribution Form is divided into several sections, with each section requiring you to provide information or make an election regarding your distribution.

The sections on the Distribution Form are:

- Plan Name / Number
- Participant Information
- Distribution Reason
- Distribution Method
- Distribution Delivery
- Federal and State Income Tax Withholding
- Outstanding Loan Payoff (if applicable)
- Spousal Consent (if applicable)
- Required Signatures

Note: If you have more than one account or plan number, you must complete a separate Distribution Form for each account or plan number. If you are a beneficiary, please complete a Death Benefit Claim Request rather than a Distribution Form.

Incomplete or Inaccurate Information – In the event that any section of the Distribution Form is incomplete or inaccurate, BenefitsCorp, Inc./Great – West (“Service Provider”) may not be able to process the transaction requested on the Distribution Form. You may be required to complete a new form or provide additional or proper information before the transaction will be processed.

Changes to Your Request – If you make a change to the Distribution Form as you are completing it, you must cross out any previously elected choice(s) and initial all changes. If you do not initial all changes, the Distribution Form may be returned to you for verification.

Self-Directed Brokerage (“SDB”) Account Notice – If you have an SDB account, it is your responsibility to contact the provider to transfer the funds to be distributed to the core investments (non – self – directed brokerage investments) before the Service Provider can process your payments. The funds to be distributed must be an amount in excess of the “core minimum.” The core minimum is the amount of investment funds (required by your Plan) that must be maintained in your core investment options at all times.

The Distribution Form

Note: Please use black or blue ink when completing the Distribution Form.

Plan Information

Plan Name – If this section is not already completed, provide the full name of your Plan.

Plan Number – If this section is not already completed, provide the Plan Number. The Plan Number is usually 5 digits followed by a dash (–) and 2 more digits (e.g., 99999–01). Your Plan Number is located on the first page of your quarterly statement. If you do not know your Plan Number, contact your local representative for assistance.

Participant Information

Last Name, First Name, MI – Your full name is required in order to properly identify your account.

Address – Number & Street

City, State, Zip Code – If you fill in an address other than the address on the record keeping system, your distribution will be sent to you in accordance with the information you provide on the Distribution Form. You may be contacted to verify this information.

Home Phone, Work Phone – This information will allow the Service Provider to contact you in the event that your request is not properly completed.

Social Security Number – Your Social Security Number is required to properly identify your account and report withholding information to the Internal Revenue Service.

Account Extension – The account extension identifies funds that were transferred to you through a divorce or death. If you have an account extension but left this field blank, the Service Provider will automatically distribute from extension 001.

E-Mail Address – Your e-mail address is optional. If you choose to provide the Service Provider with this information it will be kept confidential.

Married, Unmarried – Select your appropriate current marital status.

Date of Birth – Your date of birth is required to properly process your distribution request.

Are you a U.S. Citizen? – Your citizenship status is required to properly tax report your distribution.

Distribution Reason

You must designate a Distribution Reason in order for your distribution request to be processed. The following is a brief explanation of each of the distribution reasons listed on the Distribution Form.

In order to comply with the Internal Revenue Code and applicable federal Treasury regulations, you must begin to receive at least your required minimum distribution by the later of April 1st of the year following the year during which you attained age 70½ or the year during which you sever your employment with your employer. The Internal Revenue Service may impose a 50% excise penalty on amounts that should have been distributed pursuant to the minimum distribution requirements. Service Provider does not assume any responsibility or liability for ensuring that distributions are elected in a timely manner to meet the minimum distribution requirements. It is solely the participant's responsibility to ensure that the required minimum distribution is made in a timely manner and in an appropriate amount. You are strongly urged to consult your tax and/or legal advisor regarding the minimum distribution requirements.

Severance of Employment/Disability – If you are taking a distribution from your account due to severance of employment, check the appropriate box. If you have left employment due to your disability, check both boxes. Indicate the date of your severance of employment/disability on the line provided. Note: If you are requesting a distribution from a 401(a)/(k) plan and you have attained age 59½, do not check this box. Check the Age 59½ box instead.

Unforeseeable Emergency/Hardship – Check this box only if your Plan administrator has approved your request for an unforeseeable emergency or hardship distribution. In most cases, your Plan administrator must sign the Distribution Form to confirm that your unforeseeable emergency or hardship distribution has been approved. The approved amount may be reduced by required federal and state tax withholding, as applicable. You may be required to suspend your future contributions to the Plan and should consult your Plan administrator to determine when you will be allowed to resume future contributions into the Plan.

Purchase of Service Credit – If your Plan allows you to transfer funds to your governmental defined benefit plan to purchase permissible service credits under the plan, check this box and indicate the amount of the transfer and mailing instructions on the appropriate lines. A check, payable to the Trustee, will be issued for the amount requested.

Age 59½ – This Distribution Reason only applies to certain 401(a) or 401(k) plans. Check this box if you are requesting a distribution from your account and you are over the age of 59½.

De Minimis Distribution – This Distribution Reason is available for 457 plans only. A de minimis distribution is a distribution made prior to your severance from employment from an account with a balance of less than a certain amount (never greater than \$5,000.00) to which contributions have not been made for the 24-month period before the date of your de minimis distribution request provided that you have not previously taken a de minimis distribution. Your Plan must provide for de minimis distributions. Depending upon the terms of your Plan, you may be allowed to request such a distribution or the Plan administrator may require that such small account balances be distributed.

In-Service Distribution – This Distribution Reason is available for 401(a)/(k) plans only. If you are requesting an in-service distribution of after-tax dollars, check both the In-Service and the After-tax boxes. If you do not check the After-Tax box, your distribution will be prorated against all available money types, as applicable. Contact your Plan administrator to determine whether this Distribution Reason is allowed by your Plan. Note: If you are requesting a distribution from a 401(a)/(k) plan and you have attained age 59½, do not check this box. Check the Age 59½ box instead.

Minimum Distribution (Age 70½) – If you are age 70½ or older and you do not want to have your required minimum distribution automatically calculated and distributed, check this box. You will be responsible for calculating your required minimum amount every year and completing this Distribution Form to request payment. If you select Minimum Distribution as your Distribution Reason, you must also select Partial Distribution as your Distribution Method. If you would prefer to have your required minimum distribution amount automatically calculated and distributed to you each year, you must request an Automated Minimum Distribution Request form. Once this form is completed, you will receive your required amount without additional paperwork.

Distribution Method

There are several Distribution Methods that you may choose from on the Distribution Form. Depending on the type of distribution you are requesting, you may need to check more than one box in this section. For example, if you are requesting a rollover of your entire account balance to an IRA, you will check the Full Distribution box and the Direct Rollover box.

Effective Date – Your effective date of distribution will be the later of the date you select as your effective date and the date the Service Provider receives a properly completed Distribution Form.

Full Distribution – Check this box if you want a full distribution of your account. The full vested value of each investment option will be distributed based on the instructions on the Distribution Form. The Service Provider will liquidate the funds from all investment options in which you have a balance.

Partial Distribution – Check this box if you want a partial distribution. Indicate the amount of the partial distribution on the line provided, and select whether the amount of the partial distribution you requested is a gross amount (federal and/or state tax withholding will be taken from this amount), or a net amount (the partial distribution from your account will be increased by the amount of federal and/or state tax withheld). If you have selected Unforeseeable Emergency/Hardship or In–Service as your Distribution Reason and your distribution will be less than your entire account balance, you are electing a partial distribution and must check this box. Partial distributions will be automatically prorated against all of your available investment options. You may specify a Contribution Source (e.g., Employer Contribution, Payroll Contribution, Employer Matching Contribution, Rollover, etc.) on the line provided. Otherwise, your distribution will be prorated against all available Contribution Sources. You are responsible for ensuring that the partial distribution you request meets the minimum distribution requirements, if applicable.

Note for Self–Directed Brokerage (SDB) only: With respect to both full and partial distribution requests, in the event that the transfer of funds from your SDB account has not been received by the Service Provider prior to the Service Provider’s receipt of the Distribution Form, the following will occur: Service Provider will process your request from the amount that is available in the core investment options in excess of the core minimum. For any further distributions, you must transfer the appropriate funds from the SDB account into core investment options and submit an additional Distribution Form.

Maturing Certificate – By selecting this Distribution Method, your maturing guaranteed certificate would be distributed based on the instructions on the Distribution Form. You can also elect to have all future maturing guaranteed certificates distributed in the same manner by answering yes to “Applies to all future maturing certificates?” question.

Periodic Payment – There are 3 periodic payment options from which you may choose. You must also select a payment start date. The payment start date is the date the funds will be distributed from your account. You can choose any day of the month with the exception of the 29th, 30th or 31st. You must also select the frequency of your payment – monthly, quarterly, semi–annually, or annually. Allow approximately 5 – 10 business days from your payment start date to receive your distribution.

Note for SDB only: In the event that a periodic payment option is requested and sufficient funds have not been transferred from the SDB account into core investment options prior to the Service Provider’s receipt of the Distribution Form, your distribution request will not be processed. Instead, the Distribution Form will be returned to you with a letter asking that the transfer be initiated. Once the transfer has occurred, the original Distribution Form must be resubmitted to the Service Provider for processing. The terms of your Plan may require liquidation of funds in your SDB account to make required payments, such as minimum required distributions. If you do not initiate trading instructions and transfers in time to generate the funds needed to make these payments, all securities in your SDB account may be liquidated and your SDB account permanently closed. You will be responsible for any losses or expenses associated with any such liquidation. The participant is responsible for ensuring that the Periodic Payment Option as elected meets the minimum distribution requirements, if applicable.

The 3 Periodic Payment Options are as follows:

- 1 Payment of a Specified Amount – Designate the dollar amount you wish to receive on a regular installment basis (monthly, quarterly, semi–annually or annually). Your payments will continue until your account balance is depleted. The number of payments you receive will vary depending on the performance of your investments. The payments must be structured so that your account balance will be approximately depleted over a time period not to exceed your life expectancy.
- 2 Payment of a Specified Period (Years) – You will receive payments on a regular installment basis (monthly, quarterly, semi–annually or annually). Payment amounts will depend on the length of time in years during which you elect to receive payments, the periodic basis that you choose, and the performance of your investment options.

Your payment amount will be calculated by dividing your current account balance by the number of remaining payments. For example, if the payout is to be monthly for 4 years, the initial payout amount will be equal to $\frac{1}{48}$ of the account balance. The second payment will be $\frac{1}{47}$ of your balance, the third will be $\frac{1}{46}$, and so on.

Your payment is recalculated each time a payment is distributed; therefore, the amount of each payment will never be the same. The payment amount will depend on the account value, which may fluctuate depending upon your chosen investments' performance. Your balance will be depleted by the end of the term you select. The payment plan must be structured so that it will approximately deplete your account over a time period not to exceed your life expectancy.

- 3 **Interest Only Payments** – If you choose this periodic payment option, you must have your entire account balance invested in one or more fixed investment options. Your payment will vary depending on the type of fixed investment option in which you are invested and the performance of that option. Your payment will continue until you reach 70½, at which point your periodic payment option will automatically convert to your required minimum distribution and distributions will be made at the same frequency as your Interest Only payments were made.

Fixed Annuity – An annuity is a payment option that can guarantee you a retirement income for life or a limited, defined period. You will receive payments on a regular basis. Payments made under a fixed annuity option will not change for as long as the annuity period continues. To request an annuity quote, review the annuity options that follow and call your Service Provider. The insurance company issuing the annuity makes annuity payments and will deduct the applicable tax withholding. Once an annuity option is selected, you may not select a different distribution method or change to another fixed annuity option. To elect this method, the minimum annuity purchase amount is \$2,000.00, and each payment must be at least \$50.00.

If you choose a fixed annuity payment option, you will need to choose a Fixed Annuity Option. You will also need to decide if you want to use your entire account or a portion of your account to purchase an annuity.

Purchase Date – The purchase date is the date your funds are withdrawn from your existing account and placed into a fixed annuity. The purchase date may vary depending on your underlying investment options. If the purchase date is not a business day, the purchase date will default to the next business day. The selected purchase date must be prior to the payment start date. The interest rate applied will be the annuity rate in effect on the actual purchase date. If a purchase date is not selected, the purchase date will automatically be the date a properly completed Distribution Form is received by the Service Provider. Your purchase date cannot be more than 12 months from the date you complete the Distribution Form.

Payment Start Date – The payment start date is the date your first check is to be received. Your first electronic transfer or check may be delayed 5–10 business days as your annuity account is established. The payment start date for fixed annuities cannot be more than 90 days after the purchase date. You may choose any day of the month with the exception of the 29th, 30th or 31st.

You are responsible for ensuring that the Fixed Annuity Option as elected meets the minimum distribution requirements, if applicable.

The 5 Fixed Annuity Options are as follows:

- 1 **Income of a Specified Amount** – You must indicate a specific amount to be paid to you on a monthly, quarterly, semi–annually, or annual basis. The amount chosen must be received over a period not greater than 20 years. If you die before your entire annuitized balance is distributed, your beneficiary will receive all remaining annuity payments, if any.
- 2 **Income for a Specified Period (Years)** – You will receive payments on a monthly, quarterly, semi–annually, or annual basis for the time period chosen (not greater than 20 years). If you die before your entire annuitized balance is distributed, your beneficiary will receive all remaining annuity payments, if any.
- 3 **Fixed Life Annuity with Guaranteed Period** – You will be paid monthly annuity payments for the guaranteed annuity payment period you select (5, 10, 15, or 20 years) or for your lifetime, whichever is longer. Upon your death, all payments remaining payable under the guaranteed period will be paid to your beneficiary, if any. If you choose this option, you must attach a copy of your birth certificate.
- 4 **Fixed Life Annuity – Life Only, No Death Benefit** – You will be paid monthly annuity payments during your lifetime. Upon your death, all benefit payments cease. If you choose this option, you must attach a copy of your birth certificate.
- 5 **Joint Life** – You will receive monthly annuity payments for your lifetime. Upon the death of the annuitant, the surviving co–annuitant will receive a pre–elected percentage (100% or 50%) of the original payment amount for his or her lifetime. For example, if you elect a joint and 50% annuity, the surviving annuitant will continue to receive fixed monthly payments equaling one half of the amount received while both annuitants were living. You must attach a copy of both annuitants' birth certificates.

Direct Rollover/Transfer/Purchase of Service Credit

Direct Rollover to an Eligible Plan or IRA – You must first be eligible to receive a distribution from your employer's Plan before you can request a direct rollover. You must also determine whether your new employer's plan or IRA accepts eligible rollover distributions.

Beginning in the later of the year that you attain age 70½ or the year during which you separate from service, you may not roll over that portion of a distribution equal to your required minimum distribution amount. If you elect a distribution in the form of an annuity, as of January 1 of the calendar year in which you attain age 70½, the IRS will treat the entire portion of each and every annuity payment as a required minimum distribution. Therefore, the entire amount of each annuity payment is not eligible for rollover.

If you are requesting a direct rollover, an eligible rollover distribution is paid from your Plan directly to your new employer's Code section 401(a), 401(k), 403(b) or 457 plan or to a Traditional IRA.

Indicate the dollar amount you want to roll over (minimum \$200.00) and provide the company name, account number, mailing address, city, state, zip code and a phone number for your direct rollover. You must also attach a letter from your new investment provider attesting to the acceptance of the direct rollover dollars. In the event of an inconsistency between information contained in the letter of acceptance and the information you provide on the Distribution Form, the rollover may not be processed or you may be required to provide additional clarifying information. Once the Service Provider has processed a direct rollover, it cannot be returned.

If you choose this Distribution Method, a Form 1099–R will be issued for reporting purposes; however, no federal income tax will be automatically withheld from amounts directly rolled over.

After–tax contributions in a 401(a)/(k) plan may be rolled into another 401(a)/(k) plan or IRA. After–tax contributions in a 401(a)/(k) plan, however, may not be rolled over to a 457 or 403(b) plan. If you have after–tax contributions in your account and you elect a direct rollover to a 457 or 403(b) plan, the cost basis of the after–tax contribution will be distributed to you and the investment earnings on the after–tax contributions will be included in the rollover amount.

Transfer to a New Provider within the Same Plan – Indicate the dollar amount you want to transfer (minimum \$200.00) and provide the company name, account number, mailing address, city, state, zip code and a phone number for your transfer. You must obtain and attach a letter of acceptance from your Plan administrator certifying that the amounts may be transferred to another investment provider under the plan. In the event of an inconsistency between information contained in the letter of acceptance and information you provide on the Distribution Form, the transfer may not be processed or you may be required to provide additional clarifying information. Once the Service Provider has processed a transfer, it cannot be returned.

If you are requesting a transfer to another investment provider under your current employer’s Plan, check the box “Transfer to a new provider within the same Plan.” A check for the amount of the transfer will be made payable to the new investment provider for your benefit. Transfers may only be made to other investment providers within the same plan. This Distribution Method cannot be used to transfer or roll funds over to another plan.

Purchase of Service Credit – If your Plan allows you to transfer funds to your governmental defined benefit plan to purchase permissible service credits under the plan, check this box and indicate the amount of the transfer and mailing instructions on the appropriate lines. A check, payable to the Trustee, will be issued for the amount requested.

You must obtain and attach a letter of acceptance from your defined benefit plan’s trustee attesting to the amount you are allowed to transfer to the defined benefit plan and accepting the funds for your purchase of service credit. In the event of an inconsistency between information contained in the letter of acceptance and information you provide on the Distribution Form, the information you provide on the Distribution Form will be used.

Distribution Delivery

The delivery of your distribution may depend on the Distribution Method that you elected on the Distribution Form. Certain delivery options are not available on all types of distributions. Below is a description of each delivery option.

Check – You can receive your distribution by check regardless of the distribution method you selected on the Distribution Form.

Overnight – If you want your distribution check sent via overnight delivery, check this box. The amount of your distribution check will be reduced by \$25.00 for this service. Overnight delivery is only available for full or partial distributions, and it is not available within Colorado.

Automated Clearing House (ACH) – Check this box if you want your check to be electronically deposited into your checking or savings account. You may not designate a business account or an IRA. For direct rollovers to an IRA, contact your local representative for the appropriate form. You can only select this option if you selected a periodic payment or a fixed annuity Distribution Method. Complete the bank name, account number, ABA routing number, bank mailing address, city, state, zip code, and attach a voided check or deposit slip to the Distribution Form where indicated.

ACH is a form of electronic funds transfer by which the Service Provider can transfer your payments directly to your financial institution. Allow at least 15 days from the date the Service Provider receives your properly completed Distribution Form to begin using ACH for your payments. Upon receipt of a properly completed Distribution Form, the Service Provider will notify your financial institution of your ACH request with the account information you have provided. The pre–notification process takes approximately 10 days. During the pre–notification process, your financial institution will confirm with the Service Provider that the account and routing information you submitted is correct and that it will accept the ACH transfer. After this confirmation is received, your payments will be transferred to your financial institution within 2 days of the first payment date. If your payments are withdrawn from investments that are subject to time delays upon withdrawal, the deposit to your financial institution may be delayed accordingly. In the event of a change to your periodic payments, your electronic funds transfer may be subject to a delay, and a check will be sent to your financial institution.

If your financial institution rejects the pre–notification, you will be notified and your checks will be mailed to you until you submit an Electronic Funds Transfer (ACH) form. As a result, it is important that you continue to notify the Service Provider in writing of any changes to your mailing address.

By choosing an ACH credit to your bank account, you are authorizing the Service Provider to initiate credit entries and, if necessary, debit entries and adjustments for any credit entries in error to your checking or savings account. You are also authorizing your financial institution, in the form of an electronic funds transfer, to credit and/or debit the same to such account. The Service Provider will make

payments in accordance with the directions you have specified on the Distribution Form until such time that you notify the Service Provider in writing that you wish to cancel the ACH agreement. You must provide notice of cancellation at least 30 days prior to a payment date for the cancellation to be effective with respect to all of your subsequent payments.

The Service Provider reserves the right to terminate the ACH transfers for any reason and will notify you in the event of such termination by sending notice to your last known address on file with the Service Provider.

It is your obligation to notify the Service Provider of any address or other changes affecting your electronic fund transfers during your lifetime. You are solely responsible for any consequences and/or liabilities that may arise out of your failure to provide such notification.

By selecting an ACH method of delivery, you acknowledge that the Service Provider is not liable for payments made by the Service Provider in accordance with a properly completed Distribution Form. By selecting this method of distribution delivery, you are authorizing and directing your financial institution not to hold any overpayments made by the Service Provider on your behalf, or on behalf of your estate or any current or future joint accountholder, if applicable.

Federal and State Income Tax Withholding

Distribution withholding will vary depending on the type of distribution you are requesting under the Distribution Reason section of the Distribution Form. You have received and must read the attached Special Tax Notice, which provides additional tax withholding information. You are strongly urged to consult with your tax advisor to determine your appropriate tax withholding.

Note: The Internal Revenue Service may impose an additional 10% penalty tax on distributions made to participants under the age of 59½ that are not rolled over.

Federal Income Tax Withholding

Full Distribution – 20% mandatory federal income tax withholding will apply unless you elect a Direct Rollover of the entire amount.

Partial Distribution – 20% mandatory federal income tax withholding will apply unless you elect a Direct Rollover. If your Distribution Reason is Unforeseeable Emergency/Hardship or Minimum Distribution, a 10% federal tax withholding will apply to your partial distribution unless you elect not to have federal tax withheld by completing a Form W-4P or by marking the appropriate box on the Distribution Form.

Periodic Payment – 20% mandatory federal income tax withholding will apply to all amount certain or period certain periodic payments scheduled to continue for less than 10 years.

If your periodic payments are payable over your life expectancy or are scheduled to continue for a period certain of more than 10 years, it is suggested that you complete and attach a Form W-4P to your Distribution Form. If a W-4P is not attached, federal withholding will be made as though you are married with three allowances.

Fixed Annuity – 20% mandatory federal income tax withholding will apply to all amount certain or period certain annuity payments that are scheduled to continue for less than 10 years.

If your annuity payments are payable over your life expectancy or are scheduled to continue for a period certain of more than 10 years, it is suggested that you complete and attach a Form W-4P to your Distribution Form. If a W-4P is not attached, federal withholding will be made as though you are married with three allowances.

Direct Rollover – Eligible rollover distributions that are directly rolled over are not subject to federal tax withholding.

State Income Tax Withholding

If you live in a state that mandates state income tax withholding, it will be withheld. If you wish to have additional state income tax withheld or live in a state that does not mandate state income tax withholding, you may elect to have an additional amount. Check the appropriate box on the Distribution Form. If you do not attach the appropriate state tax withholding form, if applicable, and you have elected periodic payments or annuity payments as your Distribution Method, state withholding will be made as though you are married with three allowances.

Income Tax Withholding Applicable to Payments Delivered Outside the U.S.

Participant – If you are a participant, and you are a U.S. citizen living abroad, or a resident alien and your payment is to be delivered outside the U.S. or its possessions, in general, you are subject to the wage withholding rules applicable to U.S. employees. However, in general, non-resident alien participants in certain professions (e.g., teachers and researchers) may be entitled to elect out of withholding under the provisions of a tax treaty entered into between the participant's country of residence and the U.S. by submitting IRS Form 8233 along with the Distribution Form.

If you are a nonresident alien, in general your payment will be subject to federal income tax withholding at the rate of 30%. If you wish to elect a reduced rate of withholding because your country of citizenship has entered into a tax treaty with the U.S., you may do so on Form W-8BEN.

Beneficiary – If you are a beneficiary and a nonresident alien, and your payment is to be delivered outside the U.S. or its possessions, you should attach IRS Form W-8BEN. In general, your payment will be subject to Federal income tax withholding at the rate of 30%. If you wish

to elect a reduced rate of withholding because your country of citizenship has entered into a tax treaty with the U.S., you may do so on Form W-8BEN. If you are a beneficiary and you are either a U.S. citizen living abroad or a resident alien, and you choose to have your payment made outside the U.S., you may not make an election not to have Federal income tax withheld. Federal income tax must be withheld at the rate of 10%.

To obtain the above forms, call 1-800-TAX-FORM. Contact your tax and/or legal professional for more information.

Outstanding Loan Payoff (if applicable)

This section will not appear on your Distribution Form if it does not apply to your Plan. You may skip this section of the Guide if the Outstanding Loan Payoff section does not appear on your Distribution Form. Read this section of the Guide carefully if the Outstanding Loan Payoff section does appear on your Distribution Form.

If you have an outstanding loan on your account, you must either payoff the outstanding loan balance with a cashier's check or money order, or you may treat your outstanding loan (principal and interest) as a taxable distribution at the time you submit your Distribution Form. Check the appropriate box on the Distribution Form.

If you are taking a partial withdrawal from your account, your loan can remain active as long as your employer continues to make payroll deduction loan payments.

Spousal Consent (if applicable)

This section will not appear on your Distribution Form if it does not apply to your Plan. You may skip this section of the Guide if the Spousal Consent section does not appear on your Distribution Form. Read this section of the Guide carefully if the Spousal Consent section does appear on your Distribution Form.

If your marital status on the front of the Distribution Form is married and your Plan is subject to the spousal consent requirements of ERISA (for vested account balances that exceed \$5,000.00) or otherwise requires spousal consent, you must have your spouse sign the Distribution Form. Your spouse's signature must be notarized. Your spouse's consent must be obtained no more than 90 days prior to your distribution effective date. Spousal consent waives your spouse's right to receive a survivor annuity which would be payable to him or her upon your death.

Required Signatures

You must sign your Distribution Form. Read the disclosure on the Distribution Form in this section before signing. Once you sign the form, you attest to receiving, reading, understanding and agreeing to all provisions of the Distribution Form, the Special Tax Notice and this Guide.

Your Plan administrator's signature is also required. Your distribution request will not be processed without your Plan administrator's signature.

Submitting the Distribution Form

Once you have completed the Distribution Form, forward it to the address indicated on the last page of the Distribution Form under the Required Signatures section.

Important Note

Although every effort is made to keep the information in this Guide current, it is subject to change without notice. Federal, state, and local tax laws may be revised, and new plan provisions may be adopted by your Plan. For the most up to date version of this Guide, please visit the Web site at www.benefitscorp.com or call KeyTalk® at (800) 701-8255.

*Access to KeyTalk® or the Web site may be limited or unavailable during periods of peak demand, market volatility, systems upgrades, maintenance or for other reasons.

Securities available through the self-directed brokerage account are offered through CSFBdirect, Inc. Prospectuses can be obtained by calling 1-877-355-7040. Core option securities, when offered, are offered through Benefits Corp Equities, Inc., a wholly owned subsidiary of Great-West Life & Annuity Insurance Company. For more information about available investment options, including fees and expenses, you may obtain applicable prospectuses and/or disclosure documents from your registered representative. Read them carefully before investing.